



BOARD OF GOVERNORS  
OF THE  
**FEDERAL RESERVE SYSTEM**  
WASHINGTON, D. C. 20551

DIVISION OF  
INFORMATION TECHNOLOGY

Correspondence Date: July 19, 2002

Dear Sir or Madam:

The following information is being provided in response to your recent inquiry concerning the 2002 *A Guide to HMDA Reporting: Getting It Right!* Since there were no major changes to Regulation C, the Staff Commentary, the HMDA file specifications or edits for 2002, it is unnecessary to complete a 2002 version of the Guide. The 1998 Guide should be used for guidance on collection and reporting of calendar year 2002 HMDA data due March 1, 2003.

This notice also serves as a reminder that the only previously announced change in the 2002 reporting requirements related to the exemption threshold for depository institutions; it was changed to \$32 million. Thus, depository institutions with assets of \$32 million or less as of 12/31/2001 are exempt for 2002 data collection. The exemption threshold for nondepository institutions was unchanged; they are exempt if they have assets (when combined with the assets of any parent corporation) of \$10 million or less as of 12/31/2001 and originated fewer than 100 home purchase loans (including refinancings) in 2001.

Any questions or requests for additional information should be directed to:

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(202) 452-2016

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